

The Influence of Implementing Islamic Business Ethics on Increasing Students' Shopping Interest at Ar-Ridho Modern Islamic Boarding School, Sentul

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ABSTRACT

This research is motivated by the importance of integrating Islamic business ethics in the management of pesantren business units, considering that pesantren function not only as educational institutions but also as centers of economic empowerment that should serve as role models for sharia-compliant muamalah practices. The purpose of this study is to analyze the influence of Islamic business ethics principles Tauhid, Tawazun, Hurriyah al-Iradah, and Mas'uliyah—on students' purchase intention at the Student Cooperative of Pondok Modern Ar-Ridho Sentul. This study employed a quantitative approach, with data collected through questionnaires distributed to 50 student respondents, selected using purposive sampling from a total population of 553 students. The data were analyzed using validity and reliability tests, classical assumption tests, as well as multiple linear regression analysis with T-test and F-test, assisted by SPSS 25 software. The results indicate that three variables of Islamic business ethics, namely Tauhid, Hurriyah al-Iradah, and Mas'uliyah, have a positive and significant effect on students' purchase intention, while Tawazun shows no significant effect. Simultaneously, all four variables were found to influence purchase intention with a coefficient of determination (R^2) of 0.884 or 88.4%, indicating that the majority of variations in students' purchase intention can be explained by the application of these Islamic business ethics principles.

Keywords: *Islamic Business Ethics, Pesantren Cooperative, Multiple Linear Regression, Hurriyah al-Iradah, Mas'uliyah*

INTRODUCTION

Business is a fundamental economic activity that fulfills human needs and shapes multiple layers of life, ranging from individual and social spheres to regional, national, and even international domains (Supandi, Hidayat, Muhammad Adam Saifurrahman, Afthon, & Puspitasari, 2024). As an interaction involving buying and selling, production and marketing, as well as labor relations, business essentially aims at generating profit. Yet, business actors also bear multidimensional responsibilities toward consumers, employees, shareholders, communities, and the environment, responsibilities that must be grounded in formal regulations and the principles of Islamic law (Lestari, Adlan, & Aswad, 2025). The presence of regulatory frameworks and ethical values is therefore crucial to prevent exploitation and losses among parties within the business ecosystem, reinforcing the idea that economic activities cannot be separated from ethics and social accountability (Shinta Laura Dewani, Muhammad Diaz Supandi, Samsiar, Alamsyah Agit, Lina Wati, Lestari Etika Suci, & Mayogi Araffi, Arini Izzati, 2023).

Within the Islamic perspective, business is viewed as a realization of humanity's role as God's vicegerent on earth. It must therefore bring broad benefits and remain aligned with the objectives of Islamic law (maqāsid al-sharī'ah) (Ismail, Hassan, & Rahmat, 2023). However, contemporary reality shows significant deviations, such as the erosion of business ethics, the dominance of profit-centered thinking, and the marginalization of moral values. The concept of "amoral business," which seeks to separate business from ethics, along with the glorification of unlimited

profit maximization and the perception of business as a competitive arena without rules, has opened the door to unethical practices, including lack of solidarity, weak social responsibility, unfair competition, bribery, and monopolistic behavior. These trends clearly contrast with the exemplary conduct of Prophet Muhammad (PBUH), a merchant renowned for honesty, trustworthiness, and justice (Danlami, Abduh, & Abdul Razak, 2023).

Islamic Business Ethics offers a foundational solution by emphasizing that economic activities must aim for divine pleasure rather than material gain alone. This concept prohibits unlawful means of acquiring profit and stresses the importance of social responsibility. Following the Prophet's example, principles such as *tawhid* (oneness of God), *tawazun* (balance), *ḥurriyat al-irādah* (responsible free will), and *mas'ūliyyah* (accountability) serve as essential ethical pillars (Reinsberg, Kern, & Rau-Göhring, 2021). In the Qur'anic view, business activities—expressed through terms like *tijārah*, *al-bay'*, and *isyarā*—carry spiritual and transcendental dimensions, while highlighting accuracy, honesty, justice, and proper administration (Hamadou, Yumna, Hamadou, & Jallow, 2024). Sharia-based business thus promotes fairness and shared benefit, ensuring that no party is harmed in a transaction.

Islamic boarding schools (*pesantren*), as Indonesia's oldest Islamic educational institutions, hold a strategic position as centers of religious learning, human resource development, and community empowerment. Many *pesantren* have evolved over time by integrating socio-economic missions, including entrepreneurship development and institutional self-reliance, in accordance with the mandates of Law No. 18 of 2019 on *Pesantren*. Pondok Modern Ar-Ridho Sentul, affiliated with the Gontor educational tradition, exemplifies this transformation by establishing various business units—cooperatives, canteens, cupboard workshops, welding workshops, and agricultural enterprises—managed collaboratively by teachers and students. These business units not only cultivate independence and entrepreneurial skills but also contribute significantly to the institution's economic sustainability (Aziz, 2025).

Despite these achievements, the business units of Ar-Ridho Sentul still encounter challenges, particularly in terms of professionalism and managerial capacity. Traditional management patterns rooted in sincerity and volunteerism, while valuable culturally, must be strengthened with modern, accountable, and adaptive management systems. In this context, the implementation of Islamic Business Ethics becomes a vital parameter. As institutions that nurture Islamic character, *pesantren* must embed ethical values in economic transactions, ensuring that their business practices serve as examples for their students and surrounding communities. Although Ar-Ridho Sentul has demonstrated notable economic progress, no study has yet examined how the application of Islamic Business Ethics influences students' shopping interest. Given that students' purchase decisions are shaped not only by price or product quality but also by their perception of whether business practices reflect the Islamic values taught to them, this study aims to analyze the influence of Islamic Business Ethics implementation on students' shopping interest at Pondok Modern Ar-Ridho Sentul.

RESEARCH METHOD

This study was conducted at Pondok Pesantren Modern Ar-Ridho Sentul, located on Jl. Kampung Parung Aleng, RT.03/RW.03, Cikeas Village, Sukaraja District, Bogor Regency, West Java. The research was carried out from June 2024 until

completion using a quantitative approach. This quantitative study aims to determine the influence of Islamic business ethics on students' shopping interest at the Students' Cooperative of Ar-Ridho Sentul Islamic Boarding School (Drs. Albert Lumbu et al., 2021). Data were collected through field methods, including direct observation and participation in the research setting, as well as the distribution of questionnaires constructed using a Likert scale (Sugiyono, 2019). The study focuses on four variables of Islamic business ethics—*Tawhid*, *Tawazun*, *Hurriyah al-Iradah*, and *Mas'uliyah*—as independent variables, and students' shopping interest as the dependent variable.

The data used in this research consist of primary and secondary data. Primary data were obtained directly from the field through questionnaires distributed to respondents, while secondary data were sourced from literature studies, records, and relevant documents. The respondents in this study were students of Ar-Ridho Sentul Islamic Boarding School who were actual consumers of the students' cooperative. The total population consisted of 553 students, and the sample size was determined using the Slovin formula, resulting in 50 respondents selected through purposive sampling. This technique allowed the researcher to choose respondents based on specific considerations aligned with the research objectives. Respondent characteristics were also described based on class level, age, and allowance amount to provide a clearer picture of the cooperative's consumer background.

To analyze the data, the researcher employed a series of data quality tests, classical assumption tests, and hypothesis testing procedures. Validity and reliability tests were conducted to ensure that the research instruments were appropriate for use. Normality, heteroscedasticity, and multicollinearity tests were applied to assess the feasibility of the regression model. Furthermore, multiple linear regression analysis was used to examine the simultaneous and partial influences of the independent variables on the dependent variable. The t-test was used to determine the partial effect of each variable, while the F-test assessed the simultaneous effect of the independent variables on shopping interest. The results were then interpreted using the coefficient of determination (R^2) to measure the extent to which the independent variables explained variations in students' shopping interest.

RESULT AND DISCUSSION

The Concept of Business in General and Islamic Perspectives

In general, business refers to activities involving the exchange of goods, services, or money aimed at generating profit while fulfilling societal needs. This aligns with the conventional view of business as an economic pillar that supports social welfare (Kencana Prenadamedia Group, 2013; Balai Pustaka, 1989). In Islamic thought, however, business carries a dual identity: it is an economic mechanism as well as an act of worship grounded in the Qur'an and Hadith (Prenadamedia Group, 2015). The Qur'an uses the term *al-tijarah* to emphasize that transactions must be lawful, consensual, and just, as stated in Surah An-Nisa: 29. Thus, Islamic business is characterized by the integration of profit-seeking with ethics, halal principles, and accountability before God. This conceptual distinction highlights that the primary goal of Islamic business is not merely economic success but *falah*—a holistic state of worldly and spiritual well-being (Ayodele Omojuwa, 2025).

Islamic business ethics emerge from the foundational normative framework of sharia, functioning as moral guidelines that direct commercial conduct toward honesty, justice, and mutual benefit (IAIN Parepare, 2018; Azmi, 2005). These ethics, sourced from the Qur'an and Hadith (Djakfar, 2008), prohibit fraudulent practices

and emphasize integrity as a spiritual obligation. Their philosophical basis rests on four pillars: Tawhid, which binds business activities to divine accountability; Tawazun, which promotes equilibrium between profit, social responsibility, and environmental care (Surah Al-Furqan: 67); Hurriyah al-Iradah, which acknowledges human freedom in economic choices while restricting it within sharia boundaries (Surah Al-Balad: 10); and Mas'uliyah, which requires every decision to be accountable socially, materially, and spiritually (Surah Al-Isra': 36). Together, these principles construct an ethical framework that shapes business practices to be just, humane, and sustainability-oriented. In this sense, Islamic business ethics serve as a bridge that connects economic goals with spiritual values.

In modern business, ethical values must be understood alongside consumer behavior, particularly the concept of interest and purchase intention. According to the Indonesian Dictionary (KBBI), interest refers to a psychological inclination accompanied by a sense of attraction toward an object. In practice, consumer interest is influenced by internal needs, rational evaluations of quality and price, and emotional factors derived from past experiences. Purchase intention is the concrete expression of this interest, representing the likelihood of buying a product based on stimuli such as marketing, product performance, or peer recommendations (Hasan). It typically manifests in pre-purchase behaviors such as brand preference, willingness to recommend, and readiness to engage in transactions. Within Islamic business, purchase intention takes on an additional dimension: alignment with halal, ethical, and sharia-compliant values (Nabila, 2019). Therefore, integrating Islamic business ethics with consumer behavior analysis produces marketing strategies that are not only effective but also morally grounded and spiritually meaningful.

The Transformation of the Role of Islamic Boarding Schools from Education to Economic Empowerment

The transformation of pesantren from purely educational institutions into centers of economic empowerment reflects not only a strategic shift but also a manifestation of Islamic spirituality rooted in *tawhid*. In Islam, institutional independence is more than economic capability—it is a symbol of theological maturity (Arafah, 2019). Burnadib defines independence as the ability of an institution to compete progressively, take initiative, innovate solutions, and assume full responsibility for its operations. From an Islamic standpoint, this role affirms the position of pesantren as *khalifah fi al-arḍi* (vicegerents on earth) who must act as *syuhadā' alā al-nās* (witnesses of truth). Historically grounded in the prophetic ethos of economic perseverance, the pesantren's spirit echoes the hadith of Prophet David (Daud) who "ate only from what he worked for with his own hands" (HR al-Bukhari). Classical scholars such as al-Mawardi further elevated agriculture and craftsmanship as dignified forms of *amal yadī* (manual effort) closely tied to reliance upon God. Therefore, pesantren independence extends beyond practical needs; it represents a spiritual-economic synthesis. In contemporary development, pesantren have evolved from centers of religious instruction and anti-colonial resistance into productive hubs mandated by Law No. 18/2019 to contribute to community welfare (Ma'u, 2023). A practical example is Pondok Pesantren Ar-Ridho Sentul, which manages student cooperatives, educator canteens, metal workshops, and agricultural land generating annual income of approximately Rp 290 million. Despite this progress, managerial professionalism, accountability systems, and reliance on traditional sincerity pose challenges. Hence, integrating Islamic business ethics becomes essential to

strengthening economic sustainability while simultaneously educating students to engage in sharia-based business practices.

Academic studies consistently demonstrate that Islamic business ethics influence consumer satisfaction and loyalty. Research by Sasnita (2019) on Muslim fashion and Thursina (2020) in Banda Aceh shows that honesty and trust are dominant factors shaping loyalty. Veronica (2021) adds that synergy between ethical conduct and service quality contributes significantly to customer loyalty, with an Adjusted R^2 of 63.4%. Nevertheless, these studies mainly examine satisfaction and loyalty, while the initial phase—purchase intention—remains underexplored (Naila Putri, 2025). Here lies the research gap, especially because students in pesantren exhibit unique consumer behavior: their purchasing decisions are not solely rational or emotional but also moral, shaped by alignment between internalized sharia values and the business practices of their institution. To address this gap, a theoretical framework is developed linking four pillars of Islamic business ethics—*Tawhid*, *Tawazun*, *Hurriyah al-Iradah*, and *Mas'uliyah*—to students' purchase intention. Each pillar provides ethical direction: *Tawhid* frames business as worship; *Tawazun* emphasizes social-environmental equilibrium; *Hurriyah al-Iradah* upholds structured freedom within sharia; and *Mas'uliyah* stresses accountability in worldly and spiritual dimensions (Putri, Sahani, & Faraby, 2024). Together these variables are hypothesized to influence students' purchase intention within the Ar-Ridho Sentul cooperative. Consequently, four hypotheses are formulated and supported by previous findings: transcendental awareness strengthens trust in halal products, fairness enhances emotional attachment, sharia-based freedom increases product affinity, and accountability reduces perceived risk. These hypotheses not only test linear relationships but also examine whether religious consumers are more sensitive to certain ethical dimensions, particularly *tawhid* and *mas'uliyah*.

To test the hypotheses, this study employs a quantitative design using Confirmatory Factor Analysis (CFA). The population comprises 720 active students of Ar-Ridho Sentul, with a sample of 120 respondents determined by the Slovin formula with an 8% margin of error. A Likert-scale questionnaire (1–5) measures the variables: *Tawhid* includes sharia compliance, avoidance of *riba*, and spiritual values; *Tawazun* includes fair pricing, CSR programs, and eco-friendly packaging; *Hurriyah al-Iradah* includes product variety, freedom to complain, and payment flexibility; *Mas'uliyah* includes profit transparency, internal audits, and financial accountability (Lisa Adriani, 2020). Data were analyzed using SEM-PLS to evaluate loading factors, R^2 , and path coefficients. The research offers both academic and practical contributions: academically, it enriches Islamic consumer behavior theory within the pesantren context; practically, it informs the development of sharia-based business units, entrepreneurship curricula, and ethical-branding strategies. Yet, the study remains limited to one location and one type of respondent, warranting further comparative studies across multiple pesantren, inclusion of moderating variables such as religiosity, and the use of mixed-method approaches. Overall, this research highlights the potential of pesantren as sustainable laboratories of Islamic economics, merging ethical principles with modern consumer psychology.

Research Results

Validity test

A validity test is used to measure the validity of the items in a questionnaire. In this study, the validity of the indicators was analyzed using a significance formula, whereby items with a value below 0.05 were considered valid.

TAUHIID VALIDITY TEST TABLE

Correlations

		T 1	T 2	T 3	T 4	T 5	T 6	T Tauhid
T 1	Pearson Correlation	1	,469**	,424**	,273	,215	,152	,663**
	Sig. (2-tailed)		,001	,002	,055	,135	,291	,000
	N	50	50	50	50	50	50	50
T 2	Pearson Correlation	,469**	1	,319*	,359*	,191	,263	,674**
	Sig. (2-tailed)	,001		,024	,011	,183	,065	,000
	N	50	50	50	50	50	50	50
T 3	Pearson Correlation	,424**	,319*	1	,619**	,159	,090	,679**
	Sig. (2-tailed)	,002	,024		,000	,269	,535	,000
	N	50	50	50	50	50	50	50
T 4	Pearson Correlation	,273	,359*	,619**	1	,294*	,111	,706**
	Sig. (2-tailed)	,055	,011	,000		,038	,442	,000
	N	50	50	50	50	50	50	50
T 5	Pearson Correlation	,215	,191	,159	,294*	1	,263	,570**
	Sig. (2-tailed)	,135	,183	,269	,038		,065	,000
	N	50	50	50	50	50	50	50
T 6	Pearson Correlation	,152	,263	,090	,111	,263	1	,501**
	Sig. (2-tailed)	,291	,065	,535	,442	,065		,000
	N	50	50	50	50	50	50	50
T Tauhid	Pearson Correlation	,663**	,674**	,679**	,706**	,570**	,501**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	50	50	50	50	50	50	50

TABLE OF BALANCE VALIDITY TEST

Correlations

		Tw 1	Tw 2	Tw 3	Tw 4	Tw 5	T Tawazun
Tw 1	Pearson Correlation	1	,571**	,408**	,385**	,079	,757**
	Sig. (2-tailed)		,000	,003	,006	,584	,000
	N	50	50	50	50	50	50

Tw 2	Pearson Correlation	,571**	1	,280*	,215	,314*	,733**
	Sig. (2-tailed)	,000		,049	,133	,026	,000
	N	50	50	50	50	50	50
Tw 3	Pearson Correlation	,408**	,280*	1	,595**	,082	,716**
	Sig. (2-tailed)	,003	,049		,000	,570	,000
	N	50	50	50	50	50	50
Tw 4	Pearson Correlation	,385**	,215	,595**	1	,173	,699**
	Sig. (2-tailed)	,006	,133	,000		,231	,000
	N	50	50	50	50	50	50
Tw 5	Pearson Correlation	,079	,314*	,082	,173	1	,433**
	Sig. (2-tailed)	,584	,026	,570	,231		,002
	N	50	50	50	50	50	50
T Tawazun	Pearson Correlation	,757**	,733**	,716**	,699**	,433**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,002	
	N	50	50	50	50	50	50

HURRIYAH AL IRADAH VALIDITY TEST TABLE

Correlations

		Hi 1	Hi 2	Hi 3	Hi 4	Hi 5	T Hurriyah al iradah
Hi 1	Pearson Correlation	1	,710**	,396**	,593**	,309*	,840**
	Sig. (2-tailed)		,000	,004	,000	,029	,000
	N	50	50	50	50	50	50
Hi 2	Pearson Correlation	,710**	1	,390**	,574**	,470**	,847**
	Sig. (2-tailed)	,000		,005	,000	,001	,000
	N	50	50	50	50	50	50
Hi 3	Pearson Correlation	,396**	,390**	1	,452**	,124	,660**
	Sig. (2-tailed)	,004	,005		,001	,391	,000
	N	50	50	50	50	50	50
Hi 4	Pearson Correlation	,593**	,574**	,452**	1	,109	,797**
	Sig. (2-tailed)	,000	,000	,001		,452	,000
	N	50	50	50	50	50	50
Hi 5	Pearson Correlation	,309*	,470**	,124	,109	1	,480**
	Sig. (2-tailed)	,029	,001	,391	,452		,000
	N	50	50	50	50	50	50

T Hurriyah al iradah	Pearson Correlation	,840**	,847**	,660**	,797**	,480**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	50	50	50	50	50	50

MAS'ULIYAH VALIDITY TEST TABLE

Correlations

		M s 1	M s 2	M s 3	M s 4	M s 5	M s 6	T Mas'uliyah
M s 1	Pearson Correlation	1	,413**	,326*	,421**	,403**	,344*	,698**
	Sig. (2-tailed)		,003	,021	,002	,004	,015	,000
	N	50	50	50	50	50	50	50
M s 2	Pearson Correlation	,413**	1	,263	,348*	,303*	,352*	,640**
	Sig. (2-tailed)	,003		,065	,013	,032	,012	,000
	N	50	50	50	50	50	50	50
M s 3	Pearson Correlation	,326*	,263	1	,301*	,418**	,271	,645**
	Sig. (2-tailed)	,021	,065		,034	,003	,057	,000
	N	50	50	50	50	50	50	50
M s 4	Pearson Correlation	,421**	,348*	,301*	1	,311*	,341*	,638**
	Sig. (2-tailed)	,002	,013	,034		,028	,015	,000
	N	50	50	50	50	50	50	50
M s 5	Pearson Correlation	,403**	,303*	,418**	,311*	1	,586**	,747**
	Sig. (2-tailed)	,004	,032	,003	,028		,000	,000
	N	50	50	50	50	50	50	50
M s 6	Pearson Correlation	,344*	,352*	,271	,341*	,586**	1	,726**
	Sig. (2-tailed)	,015	,012	,057	,015	,000		,000
	N	50	50	50	50	50	50	50
T Mas'uliyah	Pearson Correlation	,698**	,640**	,645**	,638**	,747**	,726**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	50	50	50	50	50	50	50

CONSUMER INTEREST VALIDITY TEST TABLE

Correlations

		M K 1	M K 2	M K 3	M K 4	M K 5	M K 6	T Minat Konsumen
M K 1	Pearson Correlation	1	,558**	,460**	,290*	,357*	,446**	,682**
	Sig. (2-tailed)		,000	,001	,041	,011	,001	,000
	N	50	50	50	50	50	50	50

M K 2	Pearson Correlation	,558**	1	,615**	,270	,422**	,316*	,703**
	Sig. (2-tailed)	,000		,000	,058	,002	,026	,000
	N	50	50	50	50	50	50	50
M K 3	Pearson Correlation	,460**	,615**	1	,572**	,400**	,354*	,756**
	Sig. (2-tailed)	,001	,000		,000	,004	,012	,000
	N	50	50	50	50	50	50	50
M K 4	Pearson Correlation	,290*	,270	,572**	1	,484**	,608**	,736**
	Sig. (2-tailed)	,041	,058	,000		,000	,000	,000
	N	50	50	50	50	50	50	50
M K 5	Pearson Correlation	,357*	,422**	,400**	,484**	1	,725**	,775**
	Sig. (2-tailed)	,011	,002	,004	,000		,000	,000
	N	50	50	50	50	50	50	50
M K 6	Pearson Correlation	,446**	,316*	,354*	,608**	,725**	1	,791**
	Sig. (2-tailed)	,001	,026	,012	,000	,000		,000
	N	50	50	50	50	50	50	50
T Minat Konsumen	Pearson Correlation	,682**	,703**	,756**	,736**	,775**	,791**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	50	50	50	50	50	50	50

Source: Primary data, processed by SPSS 25

Based on the validity table above, it is known that the significance is below 0.05. Therefore, it is concluded that all indicators used in this study are valid.

Reliability Test

A reliability test is a measurement index that shows the consistency of a tool in measuring the same symptoms with the same tool. Reliability is calculated using the Cronbach Alpha coefficient.

If the scale is grouped into four classes with the same range, the alpha stability measure can be interpreted as follows:

Reliability Statistics

Cronbach's Alpha	N of Items
,879	28

Source: Primary data, processed by SPSS25.

Based on the reliability test table above, it can be seen that the Cronbach Alpha values for the variables of Tauhid, Tawazun, Hurriyah Al Iradah behavior, Mas'uliyah, and shopping interest are greater than 0.6, namely $0.939 > 0.6$, meaning that the variables of Tauhid, Tawazun, Hurriyah Al Iradah behavior, Mas'uliyah, and shopping interest are reliable (Sujarweni, SPSS for Research). So it can be concluded that all of the above variables have reliable values.

Classical Assumption Test

Normality Test

The normality test is used to determine whether the dependent variable, independent variable, or both are normally distributed, approximately normal, or not. To find out whether the data is normally distributed or not, a graph can be used. If the data is spread around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption. Data normality tests can be seen through graphs as well as through Kolmogorov-Smirnov. With the condition that if the probability or Asymp. Sig. (2-tailed) > 0.05, then the data is normally distributed.

NORMALITY TEST TABLE

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,23291885
Most Extreme Differences	Absolute	,086
	Positive	,086
	Negative	-,063
Test Statistic		,086
Asymp. Sig. (2-tailed)		,200^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: primary data, processed by SPSS 25

Based on the normality results above, it can be concluded that the Asymp. Sig value of 0.200 = 0.20 indicates that there are no normality issues in this study.

Multicollinearity Test

The multicollinearity test is a test used to examine whether the regression model finds a correlation between the independent variables. To detect multicollinearity, if the Variance Inflation Factor (VIF) value is not more than 10, then the model is free from multicollinearity. The following are the results of the multicollinearity test:

MULTICOLARITY TEST TABLE

Coefficients^a

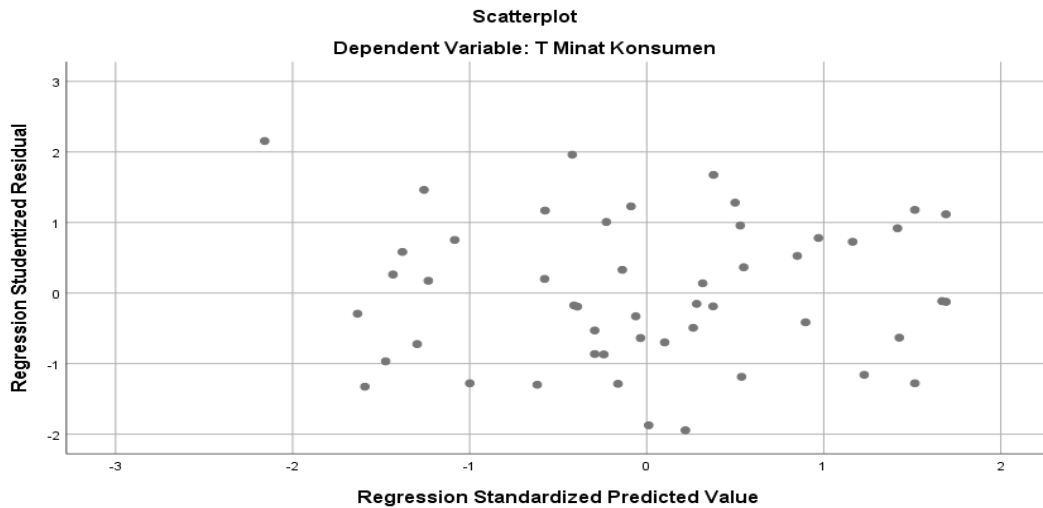
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	7,293	6,080		1,200	,237		
	T Tauhid	,369	,239	,262	1,545	,129	,659	1,518
	T Tawazun	,079	,277	,051	,285	,777	,586	1,706
	T Hurriyah al iradah	,030	,197	,025	,151	,881	,675	1,481
	T Mas'uliyah	,178	,228	,140	,780	,440	,590	1,694

a. Dependent Variable: T Minat Konsumen

Source: primary data, processed by SPSS 25

Based on the results of the multicollinearity test, it can be seen that in the table above, in the Centered VIF column, the VIF values of all variables are not more than 5 or 10 (there is literature that says no more than 10), so it can be said that in this study, there is no multicollinearity in the five independent variables. Based on the classical assumptions of linear regression with OLS, a good linear regression model is one that is free from multicollinearity. Thus, the above model is free from multicollinearity.

**Heteroscedasticity Test
Heteroscedasticity Test Results Table**



The figure above shows that the points are scattered randomly, with no clear pattern, and are spread above and below 0 on the Y-axis. This indicates that the variables in this study do not exhibit heteroscedasticity and meet the requirements for a multiple linear regression model.

**HYPOTHESIS TESTING
Significance Test (T-test)**

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	-2,723	1,441		-1,890	,065
	Tauhid 1	,393	,181	,336	2,176	,035
	Tauhid 2	-,533	,278	-,421	-1,915	,062
	Tauhid 3	,697	,193	,617	3,609	,001
	Tauhid 4	,466	,131	,479	3,546	,001

a. Dependent Variable: Tauhid 5

Source: Primary data, processed using SPSS 25

Based on the table above, the decision to accept or reject the hypotheses was determined using a sample size of 100 and a significance level of 5%. The formula for the *t*-table is $t(\alpha/2; n - k - 1) = t(0.05/2; 50 - 4 - 1) = t(0.025; 44) = 2.017$. Thus, the value of the *t*-table for 44 degrees of freedom is 2.017, following the decision criteria below.

The decision-making criteria based on the comparison between *t*-calculated (*t*-hit) and *t*-table (*t*-tab) are as follows:

1. If *t*-calculated < *t*-table, then H0 is accepted and H1 is rejected (no significant effect).
2. If *t*-calculated > *t*-table, then H0 is rejected and H1 is accepted (significant effect).

The results of the *t*-test are as follows:

1. There is a significant positive effect between the Tauhid variable (X1) and Shopping Interest (Y), as the *t*-calculated > *t*-table (2.176 > 2.017) and the significance value is 0.035 < 0.05. Therefore, there is an effect of X1 on Y; in other words, H0 is rejected and H1 is accepted.
2. There is no significant effect between the Tawazun variable (X2) and Shopping Interest (Y), as the *t*-calculated < *t*-table (-1.915 < 2.017) and the significance value is 0.062 > 0.05. Thus, there is no effect of X2 on Y; in other words, H0 is accepted and H2 is rejected.
3. There is a significant positive effect between the Hurriyah al-Iradah variable (X3) and Shopping Interest (Y), as the *t*-calculated > *t*-table (3.609 > 2.017) and the significance value is 0.001 < 0.05. Therefore, X3 significantly affects Y; in other words, H0 is rejected and H3 is accepted.
4. There is a significant positive effect between the Mas'uliyah variable (X4) and Shopping Interest (Y), as the *t*-calculated > *t*-table (3.546 > 2.017) and the significance value is 0.001 < 0.05. Thus, X4 significantly affects Y; in other words, H0 is rejected and H4 is accepted.

Simulation Test (F Test)

The results of SPSS data processing in the F test are used to see whether or not there is a simultaneous effect of the independent variables on the dependent variable and to test whether the model used is fixed or not.

If the calculated F value is significant < 0.05, then there is a positive and significant simultaneous effect between the independent variables and the dependent variable. This means reject H0 and accept H1. Conversely, if the calculated F value is significant > 0.05, then there is no positive and significant simultaneous effect between the independent variables and the dependent variable. This means accept H0 and reject H1.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	469,441	4	117,360	85,820	,000 ^b
	Residual	61,539	45	1,368		
	Total	530,980	49			

a. Dependent Variable: Tauhid 5

b. Predictors: (Constant), Tauhid 4, Tauhid 1, Tauhid 3, Tauhid 2

The results of data processing in the table above show a significant value of 0.000 (sig 0.000 < 0.05). This means that the regression equation obtained is reliable or the model used is fixed. Thus, there is a simultaneous influence between variables X1, X2, X3, and X4 on variable Y.

Multiple Linear Regression Results

Multiple linear regression analysis was used to analyze the value of the independent variable (Islamic Business Ethics) on the dependent variable (Shopping Interest). Using SPSS version 25, the regression results are as follows:

Tabel Uji Regresi Linier Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	-2,723	1,441		-1,890	,065
	Tauhid 1	,393	,181	,336	2,176	,035
	Tauhid 2	-,533	,278	-,421	-1,915	,062
	Tauhid 3	,697	,193	,617	3,609	,001
	Tauhid 4	,466	,131	,479	3,546	,001

a. Dependent Variable: Tauhid 5

Source: Primary data, processed using SPSS 25

The regression equation based on the table above is:

$$Y = \alpha + b1X1 + b2X2 + b3X3 + b4X4 + e$$

$$Y = -2,723 + 0,393 X1 + -0,533 X2 + 0,697 X3 + 0,466 X4 + e$$

Description:

Y = Shopping Interest

α = Constant

X1 = *Tauhid*

X2 = *Tawazun*

X3 = *Hurriyah al-Iradah*

X4 = *Mas'uliyah*

e = Error term

Based on the equation above, the interpretation is as follows:

- a) The constant value of -2.723 indicates that if the dependent variable, Shopping Interest, is assumed to be zero, then the baseline Shopping Interest is -2.723%.
- b) The coefficient value of *Tauhid* (0.393) indicates that an increase of one unit in *Tauhid* will increase Shopping Interest by 0.393%, assuming other variables remain constant.
- c) The coefficient value of *Tawazun* (-0.533) indicates that an increase of one unit in *Tawazun* will decrease Shopping Interest by 0.533%, assuming other variables remain constant.
- d) The coefficient value of *Hurriyah al-Iradah* (0.697) indicates that an increase of one unit in *Hurriyah al-Iradah* will increase Shopping Interest by 0.697%, assuming other variables remain constant.
- e) The coefficient value of *Mas'uliyah* (0.466) indicates that an increase of one unit in *Mas'uliyah* will increase Shopping Interest by 0.466%, assuming other variables remain constant.

Determination Coefficient Analysis (R Square)

Determination Coefficient Test Table (R Square)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,940 ^a	,884	,874	1,169

a. Predictors: (Constant), Tauhid 4, Tauhid 1, Tauhid 3, Tauhid 2

b. Dependent Variable: Tauhid 5

Source: Primary Data, processed by SPSS 25

The coefficient of determination aims to see or measure the extent to which the model can explain the dependent variable. From the SPSS output display in the table above, the R Square value is 0.884. This indicates that the contribution of variables X1, X2, X3, and X4 is 88%, while the remaining 12% (100-88%) is determined by other factors outside the model that were not detected in this study.

CONCLUSION

Based on the results and discussion presented earlier, it can be concluded that spiritual values and Islamic ethics have a tangible influence on students' economic behavior, particularly in the context of their shopping interest at the Student Cooperative of Ar-Ridha Islamic Boarding School, Sentul. The value of *tauhid* is proven to have a significant effect on purchase intention, indicating that the stronger the students' faith in Allah SWT and their understanding of His oneness, the higher their tendency to engage in economic activities aligned with Islamic teachings. In other words, strong belief fosters an awareness that economic activities, including shopping, are not merely worldly transactions but also a form of worship. Meanwhile, the variable of *tawazun* does not show a significant influence on shopping interest. This suggests that although balance is an important Islamic principle, in practice it does not serve as a primary factor motivating students to shop at the cooperative. This phenomenon may be driven by external factors such as basic needs, personal

preferences, or product availability, rendering *tawazun* less directly influential on students' shopping behavior.

On the other hand, the values of *hurriyah al-iradah* (freedom of will) and *mas'uliyah* (responsibility) are shown to significantly influence students' shopping interest at the school cooperative. Freedom of will provides students with the capacity to make conscious and responsible choices; thus, the greater their understanding of freedom within the boundaries of sharia, the more likely they are to choose the cooperative as a means of fulfilling their needs. Similarly, the value of responsibility (*mas'uliyah*) plays an important role in shaping students' awareness that every action, including economic activities, must be accompanied by moral and social accountability. Students with a high sense of responsibility tend to support the school cooperative because they perceive their participation as contributing to the sustainability of the educational institution and the broader economic welfare of the community. Therefore, this study affirms that the internalization of Islamic values such as *tauhid*, *hurriyah al-iradah*, and *mas'uliyah* can serve as a strategic foundation for strengthening students' shopping interest in the school cooperative, whereas *tawazun*, despite its theoretical importance, does not exhibit a significant influence in the context of this research.

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